

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last Revised September 1, 2018

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

IN RE:

Case No. **20-10911**

Judge **Kaplan**

**Smith, Tanya L. & Smith, Phillip D.**

Debtor(s)

### CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: **June 2, 2020**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

### YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **ENV**

Initial Debtor: **TLS**

Initial Co-Debtor: **PDS**

Part 1: Payment and Length of Plan											
<p>a. The debtor shall pay \$ <b>615.00</b> per <b>month</b> to the Chapter 13 Trustee, starting on _____ for approximately <b>60</b> months.</p> <p>b. The debtor shall make plan payments to the Trustee from the following sources:  <input checked="" type="checkbox"/> Future Earnings  <input type="checkbox"/> Other sources of funding (describe source, amount and date when funds are available):</p> <p>c. Use of real property to satisfy plan obligations:  <input type="checkbox"/> Sale of real property                      Description:                      Proposed date for completion: _____   <input type="checkbox"/> Refinance of real property                      Description:                      Proposed date for completion: _____   <input checked="" type="checkbox"/> Loan modification with respect to mortgage encumbering property                      Description: <b>Debtor's primary property</b>                      Proposed date for completion: <b>6 months after confirmation.</b></p> <p>d. <input type="checkbox"/> The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.</p> <p>e. <input type="checkbox"/> Other information that may be important relating to the payment and length of plan:</p>											
Part 2: Adequate Protection <input checked="" type="checkbox"/> NONE											
<p>a. Adequate protection payments will be made in the amount of \$ <b>None</b> to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).</p> <p>b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to _____ (creditor).</p>											
Part 3: Priority Claims (Including Administrative Expenses)											
<p>a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Creditor</th> <th style="width: 30%;">Type of Priority</th> <th style="width: 20%;">Amount to be Paid</th> </tr> </thead> <tbody> <tr> <td><b>Internal revenue service</b></td> <td><b>Taxes</b></td> <td style="text-align: right;"><b>\$10,615.45</b></td> </tr> </tbody> </table>				Creditor	Type of Priority	Amount to be Paid	<b>Internal revenue service</b>	<b>Taxes</b>	<b>\$10,615.45</b>		
Creditor	Type of Priority	Amount to be Paid									
<b>Internal revenue service</b>	<b>Taxes</b>	<b>\$10,615.45</b>									
<p>b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:                      Check one:  <input checked="" type="checkbox"/> None  <input type="checkbox"/> The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 35%;">Creditor</th> <th style="width: 20%;">Type of Priority</th> <th style="width: 25%;">Claim Amount</th> <th style="width: 20%;">Amount to be Paid</th> </tr> </thead> <tbody> <tr> <td><b>None</b></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>				Creditor	Type of Priority	Claim Amount	Amount to be Paid	<b>None</b>			
Creditor	Type of Priority	Claim Amount	Amount to be Paid								
<b>None</b>											

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: [ ] NONE**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>Midland management/Midfirst</b>	Debtor's primary residence	70,000. Debtor's will immediately avail themselves of the Court's loss mitigation Program and pay directly to the creditor the statutory amount	0	0	1518.00

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>None</b>					

**c. Secured claims excluded from 11 U.S.C. 506: [X] NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
None				

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [X] NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
None							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender [X] NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None			

**f. Secured Claims Unaffected by the Plan [ ] NONE**

The following secured claims are unaffected by the Plan:

**Midland management/Midfirst  
Chrysler Financial  
Autotrakk**

**g. Secured Claims to Be Paid in Full Through the Plan [X] NONE**

Creditor	Collateral	Total Amount to be Paid
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		through the Plan
<b>None</b>		

**Part 5: Unsecured Claims [ ] NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
☐ Not less than \_\_\_\_\_ percent  
☒ *Pro Rata* distribution from any remaining funds

**b. Separately Classified Unsecured Claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
<b>None</b>			

**Part 6: Executory Contracts and Unexpired Leases [ ] NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
<b>Auto Trakk, LLC</b>	<b>0.00</b>	<b>Installment account opened 1/1/2019 Credit Limit: \$15,046.00,</b>	<b>Assume. Pay outside plan.</b>	<b>359.04</b>
<b>Chrysler Financial</b>	<b>0.00</b>	<b>Installment account opened in 2019</b>	<b>Assume. Pay outside plan.</b>	<b>\$407.00</b>

**Part 7: Motions [ ] NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [ ] NONE**  
 The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
<b>None</b>							

**b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
None						

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

**d. Post-petition claims** The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification [x] NONE**

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1/14/2020

Explain below <b>why</b> the Plan is being modified.	Explain below <b>how</b> the Plan is being modified.
<b>Increasing monthly trustee payments to allow for payment to the IRS; Updating accurate amount owed to the IRS upon the filing of a final proof of claim.</b>	<b>1(a); 3(a).</b>

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

#### Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

#### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: June 2, 2020

/s/ Tanya L. Smith

Debtor

Date: June 2, 2020

/s/ Phillip D. Smith

Joint Debtor

Date: June 2, 2020

/s/ Edward Vaisman

Attorney for the Debtor(s)

## Certificate of Notice Page 8 of 11

United States Bankruptcy Court  
District of New JerseyIn re:  
Tanya L. Smith  
Phillip D. Smith  
DebtorsCase No. 20-10911-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 4  
Total Noticed: 145

Date Rcvd: Jul 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2020.

db/jdb Tanya L. Smith, Phillip D. Smith, 127 Windward Dr, Barnegat, NJ 08005-1849  
sp +Edward Hanratty, Law Office of Edward Hanratty, 80 Court Street, Freehold, NJ 07728-1755  
lm Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648

518671582 +++ADVANCED RADIOLOGY SOLUTIONS, PO BOX 4238, PORTSMOUTH NH 03802-4238  
(address filed with court: Advanced Radiology Solutions, PO BOX 6750, Portsmouth, NH 03802)

518671588 +AMH 2014-1 Borrower, Inc., c/o Gergory Sanoba, Esq., 422 S Florida Ave,  
Lakeland, FL 33801-5227

518671590 +AR Resources Inc, PO BOX 1056, Blue Bell, PA 19422-0287  
518671591 +ARMC Anesthesiologists, PO BOX 8500, Philadelphia, PA 19178-8500  
518671580 +Accredited Dermatology Transworld Systems, 507 Prudential Rd, Horsham, PA 19044-2308  
518671581 +Advanced Health Partners, PO BOX 870, Newburgh, NY 12551-0870  
518671583 +Affiliate Asset, 145 Technology Pkwy NW #100, Norcross, GA 30092-3536  
518671584 #+Alltran Financial LP, PO BOX 610, Sauk Rapids, MN 56379-0610  
518671587 +AmeriHome Mortgage Attn: Bankruptcy, 21215 Burbank Blvd, 4th Floor,  
Woodland Hills, CA 91367-7090

518671585 +American Homes 4 Rent, PO BOX 95698, Las Vegas, NV 89193-5698  
518671589 +Apex, 2501 Oregon Pike St #102, Lancaster, PA 17601-4890  
518671595 +Atlantic Pathologists, PO BOX 95000, Philadelphia, PA 19195-0001  
518669330 +Auto Trakk, LLC, 1500 Sycamore Rd Ste 200, Montoursville, PA 17754-9416  
518671602 +BCA Financial Services, PO BOX 29969, New York, NY 10087-9969  
518671604 +BP Fisher Law Group, 923 Haddonfield Rd #334, Cherry Hill, NJ 08002-2752  
518671597 +Bank Of America Attn: Bankruptcy, Nc4-105-03-14, Pob 26012, Greensboro, NC 27420-6012  
518671598 +Barclays Bank Delaware Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
518671599 +Barnabas Health Group, PO BOX 826504, Philadelphia, PA 19182-6504  
518671600 +Baron Emergency, PO BOX 7418, Philadelphia, PA 19101-7418  
518671601 +Baycare Health System, PO BOX 31696, Tampa, FL 33631-3696  
518671603 +Bioreference Lab, 481 Edward H. Ross Dr, Elmwood Park, NJ 07407-3128  
518671605 +Bruce Vickers, CFC, PO BOX 422105, Kissimmee, FL 34742-2105  
518671615 +++COASTAL IMAGING, PO BOX 4238, PORTSMOUTH NH 03802-4238  
(address filed with court: Coastal Imaging, PO BOX 6750, Portsmouth, NH 03802)

518728045 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
518671610 +Cars Auto Mall, 7226 US HWY 301S, Riverview, FL 33578-4345  
518671611 +Celentano, Stadtmuer & Walentowicz LLP, PO BOX 2594, Clifton, NJ 07015-2594  
518669335 +Chrysler Capital, Pob 961275, Fort Worth, TX 76161-0275  
518671614 +Coastal Healthcare, 1659 Route 88 #2B, Brick, NJ 08724-3011  
518671616 +Commonwealth Financial Systems Attn: Bankruptcy, 245 Main Street,  
Dickson City, PA 18519-1641

518671618 +Credence, PO BOX 2210, Southgate, MI 48195-4210  
518671623 +Credit Control LLC, PO BOX 31179, Tampa, FL 33631-3179  
518671626 +Dover Cardiology Center, 413 Lakehurst Rd, Bldg 2 #200, Toms River, NJ 08755-7382  
518671627 +Dr. JM LLC, 34 Manchester Ave #201, Forked River, NJ 08731-1366  
518671628 +Dynanic Recovery, 135 Interstate Blvd, Greenville, SC 29615-5720  
518671629 +Eastern Dental of Lacey, 131 South Main St, Route 9 N, Forked River, NJ 08731-3635  
518671640 +FMS, PO BOX 707600, Tulsa, OK 74170-7600  
518671631 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429  
(address filed with court: Focus Receivables Mana, 1130 Northchase Parkway, Suite 150,  
Marietta, GA 30067)

518671635 +Faloni & Assoc, PO BOX 1285, Caldwell, NJ 07007-1285  
518671636 +Federated Law Group, 887 Donald Ross Rd, North Palm Beach, FL 33408-1611  
518671637 +Financial Control Services Attn: Bankruptcy, Po Box 21626, Waco, TX 76702-1626  
518671639 +Firstsource Advantage LLC, 205 Bryant Woods, South Buffalo, NY 14228-3609  
518671643 +Full Circle Financial, PO BOX 2365, Oldsmar, FL 34677-2193  
518669341 Gem Recovery Systems, 1001 McBride Ave, Little Falls, NJ 07424-2534  
518671644 +Gem Recovery Systems, 800 Kinderkamack Rd Ste, Oradell, NJ 07649-1534  
518671646 +Global Payments Po Box 66118, Chicago, IL 60666-0097  
518671649 +HRRG, PO BOX 8486, Pompano Beach, FL 33075-8486  
518671647 +Harvard Collections Svcs, 4839 N Elston Ave Chicago, IL 60630  
518671633 +Hayt, Hayt & Landau, PO BOX 172285, 123 S. Broad Street #1660, Daytona Beach, FL 32118  
518671632 +Hayt, Hayt & Landau PL, Two Industrial Way W, PO BOX 500, Eatontown, NJ 07724-0500  
518671648 +Health Village Imaging, PO BOX 42955, Philadelphia, PA 19101  
518671650 +IC System, 444 Highway 96 East, PO BOX 64378, Saint Paul, MN 55164-0378  
518671651 +Infinite Endodontics, 7 E Camden Ave, Moorestown, NJ 08057-1679  
518671655 +JC Christenson & Assoc, PO BOX 519, Sauk Rapids, MN 56379-0519  
518671660 +JS Family Medicine, PO BOX 416688, Boston, MA 02241-6688  
518671653 +Jackensack Meridian, PO BOX 650292, Dallas, TX 75265-0292  
518671654 +Jason Rienzo, PO BOX 5270, Toms River, NJ 08754-5270  
518671656 +Jersey Central Power & Light, PO BOX 16001, Reading, PA 19612-6001  
518671657 +Jersey Emergency Medical, PO BOX 719, Monroeville, PA 15146-0719  
518671658 +Jersey Shore Neurology, 1900 Corlies Ave, Neptune, NJ 07753  
518671663 +KML Law Group PC, 216 Haddon Avenue #406, Collingswood, NJ 08108-2812  
518671662 +Kinum, 770 Lynnhaven Pkwy #160, Virginia Beach, VA 23452-7343  
518671670 +LCA Collections, PO BOX 2240, Burlington, NC 27216-2240  
518671665 +LabCorp, PO BOX 2240, Burlington, NC 27216-2240



District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 145

Date Rcvd: Jul 07, 2020

518671666 +Lacey Medical Group, 411 US Hwy 9 Suite 2, Lanoka Harbor, NJ 08734-2818  
518671667 +Lakewood Kuflick Dermatology, 150 E Kennedy Blvd, Lakewood, NJ 08701-1345  
518671668 +Law Offices of Faloni & Asso, PO BOX 1285, Caldwell, NJ 07007-1285  
518671669 +Law Offices of Marvel and Maloney, PO BOX 727, Neptune, NJ 07754-0727  
518669346 +Lending Club Corp, 595 Market St, San Francisco, CA 94105-2807  
518669347 +Linebarger Et Al, 61 Broadway, Ste 2600, Ny, NY 10006-2840  
518669349 Macys/dsnb, PO Box 8218, Mason, OH 45040-8218  
518786223 +MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051  
518669350 Midland Mtg/Midfirst, PO Box 268959, Oklahoma City, OK 73126-8959  
518671578 +Rinky Parwani Upright Law LLP, 9905 Alambra Avenue, Tampa, FL 33619-5060  
518768834 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849,  
Dallas, TX 75380-0849  
518669359 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit, 4 Gatehall Dr, Parsippany, NJ 07054-4518)  
518669358 +Td Bank Business, Pob 1377, Lewiston, ME 04243-1377  
518734261 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
518669361 Wells Fargo, Credit, Bureau DISPUTE, Des Moines, IA 50301  
518772337 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438  
518669327 +advocare staffing ortho, po box 3001, Voorhees, NJ 08043-0598  
518669328 +american anesthesiology of fl, po box 88087, Chicago, IL 60680-1087  
518669329 assoc path of st joseph, 19045 N Dale Mabry Hwy, Lutz, FL 33548-4982  
518669332 +brighthouse, po box 790450, Saint Louis, MO 63179-0450  
518669336 +community ema, po box 417442, Boston, MA 02241-7442  
518669337 constar financial services, 10400 N 25th Ave Ste 100, Phoenix, AZ 85021-1610  
518669338 convergent commercial inc, 925 Westchester Ave Ste 101, White Plains, NY 10604-3562  
518669339 fbcs, 330 S Warminster Rd Ste 353, Hatboro, PA 19040-3433  
518669340 +fma alliance, po box 2409, Houston, TX 77252-2409  
518669343 +hillsborough fire rescue, po box 310398, Tampa, FL 33680-0398  
518669345 kml law group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541  
518669351 +pam, po box 3032, Milwaukee, WI 53201-3032  
518669352 +pediatric gastroenterology of fla, 2901 58th ave n, Saint Petersburg, FL 33714-1326  
518669353 +phca administration, po box 538110, Atlanta, GA 30353-8110  
518669355 professional account management, 386 S Pickett St, Alexandria, VA 22304-4704  
518669357 +tampa general hospital, po box 95000, Philadelphia, PA 19195-0001  
518669362 +zen resolve, po box 4115, Concord, CA 94524-4115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 07 2020 23:49:18 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 07 2020 23:49:16 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518671586 E-mail/Text: ebn@americollect.com Jul 07 2020 23:49:26 Americollect, PO BOX 1690,  
Manitowoc, WI 54221  
518671594 +E-mail/Text: g20956@att.com Jul 07 2020 23:49:54 AT&T Mobility, PO BOX 537104,  
Atlanta, GA 30353-7104  
518671592 +E-mail/Text: bnc-capio@quantum3group.com Jul 07 2020 23:49:13 Asset Care,  
2222 Texoma Pkw #180, Sherman, TX 75090-2484  
518671593 +E-mail/Text: bnc-capio@quantum3group.com Jul 07 2020 23:49:13 Assetcare, Attn: Bankruptcy,  
2222 Texoma Pkwy, Sherman, TX 75090-2470  
518671596 +E-mail/Text: bk@avant.com Jul 07 2020 23:49:54 Avant, Attn: Bankruptcy, Po Box 9183380,  
Chicago, IL 60691-3380  
518671606 +E-mail/Text: payments@brsi.net Jul 07 2020 23:50:05 Business Revenue Systems,  
PO BOX 15097, Fort Wayne, IN 46885-5097  
518671607 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 07 2020 23:53:58 CACH, PO BOX 5980,  
Denver, CO 80217-5980  
518755918 E-mail/PDF: resurgentbknofications@resurgent.com Jul 07 2020 23:54:31 CACH, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518671608 +E-mail/Text: bnc-capio@quantum3group.com Jul 07 2020 23:49:13 Capio Partners,  
2222 Texoma Pkwy #150, Sherman, TX 75090-2481  
518671609 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 07 2020 23:54:18  
Capital One Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518669333 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 07 2020 23:54:18  
Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281  
518671612 +E-mail/Text: bankruptcy@certifiedcollection.com Jul 07 2020 23:49:02  
Certified Credit & Collectio, PO BOX 1750, Whitehouse Station, NJ 08889-1750  
518671613 +E-mail/Text: mediamanagers@clientservices.com Jul 07 2020 23:48:16 Client Services,  
3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816  
518671617 +E-mail/Text: ebn@rwjbh.org Jul 07 2020 23:49:48 Community Medical Ctr, PO BOX 903,  
Oceanport, NJ 07757-0903  
518671619 +E-mail/Text: bankruptcy@credencerm.com Jul 07 2020 23:49:56 Credence,  
17000 Dallas Pkwy #204, Dallas, TX 75248-1940  
518671622 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 07 2020 23:50:03  
Credit Collection Services, Two Wells Street, Newton Center, MA 02459-3246  
518671620 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 07 2020 23:50:03  
Credit Collection Services, PO BOX 55126, Boston, MA 02205-5126  
518671621 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 07 2020 23:50:03  
Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679

District/off: 0312-3

User: admin  
Form ID: pdf901

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518749161 E-mail/Text: bnc-quantum@quantum3group.com Jul 07 2020 23:49:09  
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657

518671624 +E-mail/Text: G06041@att.com Jul 07 2020 23:49:46 Direct TV, PO BOX 105261,  
Atlanta, GA 30348-5261

518671625 +E-mail/Text: G06041@att.com Jul 07 2020 23:49:46 Direct TV, PO BOX 5007,  
Carol Stream, IL 60197-5007

518671634 +E-mail/Text: bknotice@ercbpo.com Jul 07 2020 23:49:24 ERC, PO BOX 23870,  
Jacksonville, FL 32241-3870

518671638 +E-mail/Text: data\_processing@fin-rec.com Jul 07 2020 23:48:53 Financial Recovery,  
PO BOX 385908, Minneapolis, MN 55438-5908

518671641 +E-mail/PDF: resurgentbknottifications@resurgent.com Jul 07 2020 23:53:59 Freshview,  
6300 Syracuse Way #200, Englewood, CO 80111-6722

518671642 +E-mail/Text: Banko@frontlineas.com Jul 07 2020 23:50:10 Frontline Asset Strategies,  
2700 Snelling Ave N #250, Saint Paul, MN 55113-1783

518669342 E-mail/Text: Check.bksupport@globalpay.com Jul 07 2020 23:48:13 Global Payments Check,  
PO Box 59371, Chicago, IL 60659-0371

518671645 +E-mail/Text: bankruptcy@affglo.com Jul 07 2020 23:49:19 Global Credit Collections,  
PO BOX 129, Linden, MI 48451-0129

518671652 E-mail/Text: sbse.cio.bnc.mail@irs.gov Jul 07 2020 23:48:45 Internal Revenue Service,  
PO BOX 16336, Philadelphia, PA 19114-0436

518671659 +E-mail/Text: cs.bankruptcy@jmcibiz.com Jul 07 2020 23:50:04 Joseph, Mann & Creed,  
8948 Canyon Falls Blvd #200, Twinsburg, OH 44087-1900

518671664 +E-mail/Text: bncnotices@becket-lee.com Jul 07 2020 23:48:37 Kohls/Capital One Kohls Credit,  
Po Box 3120, Milwaukee, WI 53201-3120

518755919 E-mail/PDF: resurgentbknottifications@resurgent.com Jul 07 2020 23:54:32 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518669354 E-mail/Text: info@phoenixfinancialsvcs.com Jul 07 2020 23:48:13 Phoenix Financial Serv,  
8902 Otis Ave, Indianapolis, IN 46216-1077

518711405 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 07 2020 23:54:21  
Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067,  
Norfolk VA 23541

518743267 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 07 2020 23:53:49  
Portfolio Recovery Associates, LLC, c/o CAPITAL ONE BANK (USA), N.A., POB 41067,  
Norfolk, VA 23541

518710992 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 07 2020 23:53:50  
Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541

518710995 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 07 2020 23:53:24  
Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541

518679378 E-mail/Text: bnc-quantum@quantum3group.com Jul 07 2020 23:49:09  
Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788

518670288 +E-mail/PDF: gecsed@recoverycorp.com Jul 07 2020 23:53:44 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518777198 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 08 2020 00:05:07 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518669360 E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Jul 07 2020 23:48:06  
Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051

518669331 +E-mail/Text: bknotify@acsi.net Jul 07 2020 23:49:16 automated collection svcs,  
po box 17737, Nashville, TN 37217-0737

518669334 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 07 2020 23:50:03 ccs, po box 55126,  
Boston, MA 02205-5126

518669348 E-mail/Text: camanagement@mtb.com Jul 07 2020 23:48:53 m and t, PO Box 1056,  
Buffalo, NY 14240-1056

518669356 +E-mail/Text: legal@sdihs.com Jul 07 2020 23:49:02 sdi radiology, po box 403444,  
Atlanta, GA 30384-3444

TOTAL: 46

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518728047\* Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

518669344\* Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346

518671579 ###ACB Receiveables, PO BOX 350, Asbury Park, NJ 07712-0350

518671630 ###Elevate Recoveries, PO BOX 260804, Plano, TX 75026-0804

518671661 ###Keystone Financial, PO BOX 730, Allenwood, NJ 08720-0730

518671577 ###Phillip D Smith, 12344 Cedarfield Drive, Riverview, FL 33579-9711

518671576 ###Tanya Lynn Smith, 12344 Cedarfield Drive, Riverview, FL 33579-9711

TOTALS: 0, \* 2, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Edward Hanratty on behalf of Debtor Tanya L. Smith  
thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com  
Edward Hanratty on behalf of Joint Debtor Phillip D. Smith  
thanratty@centralnewjerseybankruptcylawyer.com, aaguirre@centralnewjerseybankruptcylawyer.com  
Edward Nathan Vaisman on behalf of Joint Debtor Phillip D. Smith vaismanlaw@gmail.com,  
G20495@notify.cincompass.com  
Edward Nathan Vaisman on behalf of Debtor Tanya L. Smith vaismanlaw@gmail.com,  
G20495@notify.cincompass.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7